



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

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**Order Filed on October 16, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Case No.: **20-23639-JKS**

Chapter 13

Judge John K. Sherwood

In Re:

**Yvette C Johnson aka Yvette Loftin**

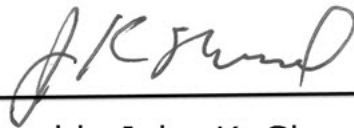
Debtor(s).

**ORDER RESOLVING MOTION TO VACATE STAY**

Recommended Local Form Modified

The relief set forth on the following pages, numbered two (2) through four (4), is  
**ORDERED.**

**DATED: October 16, 2023**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Debtor: Yvette C Johnson aka Yvette Loftin

Case No.: 20-23639-JKS

Caption of Order: Order Resolving Motion to Vacate Stay

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Upon the motion of MEB Loan Trust IV (the "Movant"), under Bankruptcy Code section 362(d) for relief from the stay (the "Motion") as to certain real property commonly known as 754 Jefferson Ave, Elizabeth, NJ 07201 (the "Collateral"), and Yvette C Johnson a/k/a Yvette Loftin (the "Debtor(s)") having opposed the Motion, and the parties having resolved their dispute according to the following terms, it is ORDERED:

1. That the Motion for Relief from Stay is denied because the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
2. That the stay shall continue against the Collateral, subject to the following conditions:
3. The status of Post-Petition Arrearages as of September 22, 2023, is as follows, pursuant to the terms of the Note as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Payment Amount	Total Amount Delinquent
3	July 1, 2023	September 1, 2023	\$157.13	\$471.39
Less post-petition partial payments (suspense):				(\$77.10)
<b>TOTAL POST PETITION ARREARAGES:</b>				<b>\$394.29</b>

4. Debtor(s) shall cure all Post-Petition Arrearages outlined in Paragraph 3, above, as follows:
  - a. Debtor is to pay Post-Petition Arrearages by modifying/amending the Bankruptcy plan within 14 days of the date of this Order.
    - i. If the modified/amended plan filed pursuant to this paragraph is denied by the Court, the Post-Petition Arrearages amounts shall be due within 10 days of the entry of the Order Denying the Plan.

Debtor: Yvette C Johnson aka Yvette Loftin

Case No.: 20-23639-JKS

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- ii. If the Debtor fails to file a modified/amended plan pursuant to this paragraph, the Debtor shall be in Default of this order.
5. Beginning in October 2023, Debtor(s) shall resume making regular monthly mortgage payments:
  - a. Regular payments in the amount of \$157.13, and any additional amount as required or allowed by the Note and Security Instrument are to be paid on or before the date said payments become due.
  - b. Payments should be sent to:

Select Portfolio Servicing, Inc.  
Attn: Remittance Processing  
P.O. Box 65450  
Salt Lake City, UT 84165-0450
6. If any payments outlined in this Order, or any regular monthly payments which come due according to Movant's Loan Documents, for the life of the bankruptcy are not made within 28 days of the date the payment is due, then the Movant may obtain an Order Vacating the Stay as to the Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.
7. That in the event relief from the stay is later granted, the Trustee shall cease funding any balance of Movant's claim and the provisions of Fed.R.Bank.P. 4001(a)(3) may be waived.
8. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.
  - a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court.

Debtor: Yvette C Johnson aka Yvette Loftin

Case No.: 20-23639-JKS

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9. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.
  - a. If any regular mortgage payment due after the execution of a loan modification is more than one month late, Movant may file a Certification of Default with the Court.
10. Any Certification of Default filed pursuant to the Order shall be served on the Trustee, the Debtor(s) and Counsel for the Debtor(s).
11. The Movant is awarded attorney's fees of \$500.00, and costs of \$188.00 for a total of \$688.00, to be paid through the Chapter 13 Plan.